



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [FIRST INTERSTATE BANCSYSTEM, INC.](#)

City/State [BILLINGS, MT](#)

Bank Holding Company Information

Federal Reserve District: [9](#)

Consolidated Assets (\$000): [32,061,717](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIRST INTERSTATE BANCSYSTEM, INC.](#)

[401 NORTH 31ST STREET](#)

[BILLINGS, MT 59101](#)

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	30,713,900	18,237,509	18,825,003	16,045,162	14,164,640
Net income (\$000)	30,631	93,927	192,119	161,144	180,996
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.74	2.67	52	2.64	2.65	46	2.61	2.60	48	3.11	2.77	72	3.51	3.01	76
+ Non-interest income	0.61	0.96	31	0.80	1.11	39	0.79	1.04	41	0.97	1.21	44	1.03	1.32	48
- Overhead expense	2.68	2.17	82	2.17	2.24	50	2.16	2.17	51	2.42	2.57	51	2.78	2.69	61
- Provision for credit losses	0.39	0.09	90	-0.06	-0.15	62	-0.08	-0.09	47	0.35	0.51	30	0.10	0.15	41
+ Securities gains (losses)	0	0	12	0	0.01	4	0.01	0.01	72	0	0.02	39	0	0.01	52
+ Other tax equivalent adjustments	0	0	46	0.05	0	97	0	0	81	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	0.28	1.40	2	1.38	1.79	19	1.33	1.66	25	1.31	1.04	68	1.66	1.56	58
Net operating income	0.20	1.06	1	1.03	1.36	18	1.02	1.26	25	1	0.81	69	1.28	1.19	55
Net income	0.20	1.06	1	1.03	1.35	18	1.02	1.26	25	1	0.82	68	1.28	1.19	55
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.02	3.12	41	2.82	3.14	28	2.79	3.06	28	3.61	3.55	52	4.45	4.41	56
Interest expense	0.09	0.24	14	0.10	0.27	12	0.09	0.25	14	0.18	0.52	7	0.47	1.08	10
Net interest income (tax equivalent)	2.93	2.88	51	2.72	2.85	36	2.70	2.80	37	3.43	3.01	72	3.98	3.33	76
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.21	0.08	84	0.08	0.13	40	0.07	0.11	49	0.15	0.27	42	0.16	0.21	50
Earnings coverage of net loan and lease losses (X)	5.60	-9.51	29	29.18	4.52	72	31.78	39.72	61	18.66	22.91	61	18.01	24.40	57
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.28	1.17	66	1.38	1.39	54	1.31	1.23	64	1.47	1.58	48	0.82	0.83	49
Allowance for loan and lease losses / Total loans and leases	1.27	1.15	66	1.37	1.37	55	1.31	1.20	64	1.46	1.55	48	0.81	0.81	50
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.72	0.41	85	0.33	0.63	23	0.29	0.49	25	0.42	0.71	27	0.57	0.57	51
30-89 days past due loans and leases / Total loans and leases	0.33	0.32	60	0.22	0.27	54	0.28	0.32	56	0.55	0.39	75	0.42	0.43	57
Liquidity and Funding															
Net noncore funding dependence	-2.07	3.09	30	-3.56	-1.82	47	-6.32	-2.33	38	-5.59	3.20	26	-0.31	14.45	13
Net short-term noncore funding dependence	-2.37	-1.79	39	-3.89	-8.21	62	-6.65	-7.71	49	-6.07	-4.76	41	-0.90	3.38	28
Net loans and leases / Total assets	53.24	61.60	23	51.47	59.81	18	46.97	58.67	16	55.17	61.58	23	61.18	63.77	32
Capitalization															
Tier 1 leverage ratio	7.72	9.08	15	7.84	9.11	17	7.68	8.98	19	8.16	9.13	20	10.13	9.76	64
Holding company equity capital / Total assets	10.20	10.04	53	10.41	10.88	44	10.10	10.71	41	11.10	11.16	48	13.75	12.43	65
Total equity capital (including minority interest) / Total assets	10.20	10.14	51	10.41	11.01	43	10.10	10.82	39	11.10	11.29	45	13.75	12.57	65
Common equity tier 1 capital / Total risk-weighted assets	11.09	11.90	42	11.45	12.69	34	11.77	12.42	42	11.57	12.38	39	12.62	12.17	66
Net loans and leases / Equity capital (X)	5.22	6.22	31	4.95	5.51	38	4.65	5.53	32	4.97	5.58	38	4.45	5.21	30
Cash dividends / Net income	291.93	34	99	54.06	25.30	95	52.90	28.27	92	79.78	42.30	91	43.74	33.12	71
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	69.28	7.91	96	14.99	9.29	74	11.46	10.50	67	20.52	16.68	65	10.12	9.26	65
Equity capital	66.01	-0.29	96	-1.40	9.31	0	1.37	7.46	22	-2.69	6.99	10	18.89	10.49	82
Net loans and leases	75.11	11.87	96	-3.07	0.79	41	-5.11	3.36	22	8.69	9.07	59	6.32	9.10	56
Noncore funding	26.32	10.50	73	26.68	-23.76	96	-3.75	-14.79	70	30.68	-12.18	92	-4.06	6.59	32
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	3.02	11.61	31	5.01	11.05	36	4.97	10.95	35	5.03	13.56	34	0	13.04	13
Equity investment in subsidiaries / Equity capital	98.43	103.92	21	99.85	103.07	34	98.38	103.22	22	101.44	102.81	42	94.37	103.22	8
Cash from ops + noncash items + op expense / Op expense + dividends	-19.86	116.54	10	158.34	130.64	68	127.61	154.48	42	91.06	147.24	15	157.68	190.27	41

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	340,394	213,184	429,975	453,223	470,690	59.67	147.29
Income from lease financing receivables.....	3,020	-26	173	136	229		2981.63
Fully taxable income on loans and leases.....	331,302	211,124	426,255	448,389	465,611	56.92	144.38
Tax-exempt income on loans and leases.....	12,112	2,034	3,893	4,970	5,308	495.48	456.87
Estimated tax benefit on income on loans and leases.....	3,162	211	1,037	336	380	1398.19	163.09
Income on loans and leases (tax equivalent).....	346,576	213,369	431,185	453,695	471,299	62.43	149.43
Investment interest income (tax equivalent).....	80,675	34,532	73,741	66,273	64,400	133.62	282.91
Interest on balances due from depository institutions.....	5,013	1,012	2,570	4,003	18,637	395.36	96.97
Interest income on other earning assets.....	2,118	517	1,038	912	1,561	309.67	280.94
Total interest income (tax equivalent).....	434,382	249,430	508,534	524,883	555,897	74.15	166.30
Interest on time deposits of \$250K or more	501	547	942	2,651	4,587	-8.41	-26.97
Interest on time deposits < \$250K.....	1,371	2,315	3,961	10,819	17,560	-40.78	-53.62
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,338	1,659	3,254	4,540	27,135	221.76	-2.70
Interest on other borrowings and trading liabilities.....	3,245	1,753	3,532	5,007	9,434	85.11	45.19
Interest on subordinated debt and mandatory convertible securities	2,820	2,701	5,401	3,376	0	4.41	309.29
Total interest expense.....	13,275	8,975	17,090	26,393	58,716	47.91	10.15
Net interest income (tax equivalent).....	421,107	240,455	491,444	498,490	497,181	75.13	178.76
Non-interest income.....	93,245	73,168	148,782	156,054	146,045	27.44	44.25
Adjusted operating income (tax equivalent)	514,352	313,623	640,226	654,544	643,226	64.00	138.45
Overhead expense.....	411,968	197,623	406,046	388,117	393,886	108.46	187.70
Provision for credit losses.....	59,534	-5,130	-14,552	56,894	13,850		1357.38
Securities gains (losses)	-249	-104	1,142	246	109		
Other tax equivalent adjustments	0	4,680	1	0	0	-100.00	
Pretax net operating income (tax equivalent).....	42,601	125,706	249,875	209,779	235,599	-66.11	-37.75
Applicable income taxes	8,284	26,669	55,621	48,119	54,111	-68.94	-61.17
Tax equivalent adjustments	3,686	5,110	2,135	516	492	-27.87	74.53
Applicable income taxes (tax equivalent).....	11,970	31,779	57,756	48,635	54,603	-62.33	-48.94
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	30,631	93,927	192,119	161,144	180,996	-67.39	-31.92
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	30,631	93,927	192,119	161,144	180,996	-67.39	-31.92
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	30,631	93,927	192,119	161,144	180,996	-67.39	-31.92
Investment securities income (tax equivalent).....	80,675	34,532	73,741	66,273	64,400	133.62	282.91
US Treasury and agency securities (excluding mortgage-backed securities)	9,181	2,280	7,381	4,504	8,269	302.68	181.97
Mortgage-backed securities	53,027	21,990	43,452	49,404	48,409	141.14	285.65
All other securities	18,467	10,262	22,908	12,365	7,722	79.96	354.50
Cash dividends declared.....	89,420	50,776	101,638	128,564	79,163	76.11	314.94
Common	89,420	50,776	101,638	128,564	79,163	76.11	314.94
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.83	2.90	43	2.74	2.92	37	2.70	2.85	37	3.27	3.27	51	3.92	4	44
Less: Interest expense	0.09	0.22	15	0.10	0.25	14	0.09	0.23	15	0.16	0.48	8	0.41	0.98	11
Equals: Net interest income (tax equivalent)	2.74	2.67	52	2.64	2.65	46	2.61	2.60	48	3.11	2.77	72	3.51	3.01	76
Plus: Non-interest income	0.61	0.96	31	0.80	1.11	39	0.79	1.04	41	0.97	1.21	44	1.03	1.32	48
Equals: adjusted operating income (tax equivalent)	3.35	3.67	31	3.44	3.82	32	3.40	3.70	31	4.08	4.04	58	4.54	4.41	59
Less: Overhead expense	2.68	2.17	82	2.17	2.24	50	2.16	2.17	51	2.42	2.57	51	2.78	2.69	61
Less: Provision for credit losses	0.39	0.09	90	-0.06	-0.15	62	-0.08	-0.09	47	0.35	0.51	30	0.10	0.15	41
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	99	0	0	1	0	0	4
Plus: Realized gains (losses) on available-for-sale securities	0	0	12	0	0.01	4	0	0.01	65	0	0.02	39	0	0.01	52
Plus: other tax equivalent adjustments	0	0	46	0.05	0	97	0	0	81	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	0.28	1.40	2	1.38	1.79	19	1.33	1.66	25	1.31	1.04	68	1.66	1.56	58
Less: Applicable income taxes (tax equivalent)	0.08	0.33	3	0.35	0.41	31	0.31	0.38	27	0.30	0.23	71	0.39	0.36	57
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.20	1.06	1	1.03	1.36	18	1.02	1.26	25	1	0.81	69	1.28	1.19	55
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.20	1.06	1	1.03	1.35	18	1.02	1.26	25	1	0.82	68	1.28	1.19	55
Memo: Net income (last four quarters)	0.51	1.12	5	1.07	1.25	31	1.02	1.26	25	1	0.82	68	1.28	1.19	55
Net income—BHC and noncontrolling (minority) interest	0.20	1.07	1	1.03	1.37	17	1.02	1.27	23	1	0.83	68	1.28	1.20	55
Margin Analysis															
Average earning assets / Average assets	93.54	92.97	59	97.01	93.15	89	96.75	93.08	89	90.63	92.32	28	88.21	91.05	22
Average interest-bearing funds / Average assets	57.69	60.12	47	61.40	62.32	50	60.70	61.99	52	60.88	64.06	36	61.56	65.57	32
Interest income (tax equivalent) / Average earning assets	3.02	3.12	41	2.82	3.14	28	2.79	3.06	28	3.61	3.55	52	4.45	4.41	56
Interest expense / Average earning assets	0.09	0.24	14	0.10	0.27	12	0.09	0.25	14	0.18	0.52	7	0.47	1.08	10
Net interest income (tax equivalent) / Average earning assets	2.93	2.88	51	2.72	2.85	36	2.70	2.80	37	3.43	3.01	72	3.98	3.33	76
Yield or Cost															
Total loans and leases (tax equivalent)	4.34	4.01	76	4.27	4.05	68	4.39	4.01	75	4.66	4.27	72	5.29	5.09	71
Interest-bearing bank balances	0.48	0.42	75	0.11	0.11	46	0.13	0.14	32	0.32	0.27	69	2.31	2.04	68
Federal funds sold and reverse repos	1.11	0.58	76	0	0.26	20	0	0.25	19	0.70	0.68	61	2.35	2.44	60
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3	3.09	40	2.81	3.11	28	2.78	3.04	28	3.61	3.51	54	4.45	4.36	56
Investment securities (tax equivalent)	1.62	1.85	26	1.20	1.80	9	1.15	1.77	10	1.88	2.25	23	2.38	2.76	18
US Treasury and agency securities (excluding mortgage-backed securities)	1.15	1.22	44	0.77	1.28	22	0.90	1.14	33	1.58	1.75	40	1.58	2.32	11
Mortgage-backed securities	1.52	1.78	22	1.23	1.56	16	1.19	1.57	16	1.91	2.05	31	2.40	2.61	20
All other securities	1.88	2.82	16	1.91	2.91	17	1.77	2.81	16	2.22	3.24	13	2.93	4.06	14
Interest-bearing deposits	0.06	0.20	8	0.07	0.24	9	0.06	0.21	9	0.15	0.53	4	0.47	1.10	9
Time deposits of \$250K or more	0.44	0.50	44	0.60	0.76	35	0.52	0.66	36	1.23	1.42	29	1.73	1.96	30
Time deposits < \$250K	0.26	0.44	22	0.59	0.72	40	0.52	0.62	43	1.13	1.36	26	1.56	1.82	31
Other domestic deposits	0.07	0.17	21	0.04	0.17	6	0.04	0.15	7	0.06	0.36	0	0.41	0.93	11
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.11	0.36	21	0.05	0.19	16	0.05	0.17	24	0.10	0.62	4	0.51	1.86	17
Other borrowed funds and trading liabilities	0.44	1.24	12	0.94	1.31	36	1.16	1.27	45	4.67	1.50	97	8.86	2.38	99
All interest-bearing funds	0.15	0.36	14	0.16	0.40	11	0.15	0.37	12	0.27	0.74	6	0.67	1.49	8

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	93,245	73,168	148,782	156,054	146,045
Fiduciary activities income	13,987	9,928	20,829	19,093	19,160
Service charges on deposit accounts - domestic	15,502	8,938	19,005	19,635	23,749
Trading revenue.....	2,687	1,199	2,781	7,719	2,500
Investment banking fees and commissions.....	3,346	2,633	5,455	4,719	4,656
Insurance activities revenue.....	145	14	69	118	212
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	7,806	10,601	16,304	4,150	16,372
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	7,121	11,006	26,141	43,695	26,642
Other non-interest income.....	42,651	28,849	58,198	56,925	52,754
Total overhead expenses	411,968	197,623	406,046	388,117	393,886
Personnel expense.....	169,683	111,411	220,726	222,536	206,873
Net occupancy expense.....	39,413	25,920	52,456	50,560	47,088
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	7,711	5,048	9,911	10,861	11,154
Other operating expenses.....	195,161	55,244	122,953	104,160	128,771
Fee income on mutual funds and annuities.....	3,346	2,633	5,454	4,725	4,667
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,706	2,539	2,358	2,615	2,473
Average personnel expense per employee.....	45.79	43.88	93.61	85.10	83.65
Average assets per employee.....	8,287.61	7,182.95	7,983.46	6,135.82	5,727.72

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	3.59	2.35	72	3.60	2.15	73	3.67	2.17	74	3.03	2.02	69	3.20	2.72
Overhead expenses / Net Interest Income + non-interest income	80.67	59.40	95	63.10	59.03	67	63.63	59.28	67	59.34	62.28	41	61.28	61.29
Percent of Average Assets														
Total overhead expense	2.68	2.17	82	2.17	2.24	50	2.16	2.17	51	2.42	2.57	51	2.78	2.69
Personnel expense.....	1.10	1.20	40	1.22	1.25	49	1.17	1.21	44	1.39	1.30	61	1.46	1.41
Net occupancy expense.....	0.26	0.22	66	0.28	0.24	70	0.28	0.23	70	0.32	0.26	71	0.33	0.28
Other operating expenses.....	1.32	0.72	90	0.66	0.73	49	0.71	0.72	58	0.72	0.94	34	0.99	0.97
Overhead less non-interest income	2.08	1.19	96	1.36	1.10	70	1.37	1.10	73	1.45	1.25	69	1.75	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	80.09	58.92	95	63.01	58.45	71	63.42	58.83	68	59.30	61.82	45	61.24	60.64
Personnel expense.....	32.99	32.65	44	35.52	33.10	64	34.48	32.93	56	34	32.36	57	32.16	32.39
Net occupancy expense.....	7.66	6.14	75	8.26	6.33	80	8.19	6.23	79	7.72	6.58	68	7.32	6.52
Other operating expenses.....	39.44	19.36	96	19.22	18.60	58	20.75	19.18	63	17.57	22.28	32	21.75	21.20
Total non-interest income	18.13	25.40	35	23.33	28.18	41	23.24	27.67	41	23.84	28.83	42	22.71	29.23
Fiduciary activities income	2.72	2.23	65	3.17	2.24	69	3.25	2.20	68	2.92	2.09	68	2.98	1.97
Service charges on domestic deposit accounts	3.01	3.45	40	2.85	3.19	41	2.97	3.27	41	3	3.27	44	3.69	3.88
Trading revenue.....	0.52	0.45	70	0.38	0.72	63	0.43	0.62	65	1.18	1.28	71	0.39	1.18
Investment banking fees and commissions.....	0.65	2.25	33	0.84	2.52	36	0.85	2.58	36	0.72	2.46	33	0.72	3.54
Insurance activities revenue.....	0.03	0.36	46	0	0.37	28	0.01	0.36	34	0.02	0.41	36	0.03	0.47
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02
Net servicing fees	1.52	1.38	75	3.38	0.55	93	2.55	0.60	89	0.63	0.01	86	2.55	0.28
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.38	1.51	57	3.51	3.83	58	4.08	3.30	67	6.68	3.92	75	4.14	1.86
Other non-interest income.....	8.29	9.09	56	9.20	9.26	64	9.09	9.27	60	8.70	9.65	52	8.20	10.04
Overhead less non-interest income	61.97	32.73	96	39.68	29.94	76	40.18	30.52	78	35.45	31.93	56	38.53	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.45	21.22	29	21.22	21.54	42	22.26	21.18	62	22.94	18.63	78	22.97	20.56
Applicable income tax + TE / Pretax net operating income + TE	28.10	23.38	89	25.28	23.10	75	23.11	22.67	57	23.18	21.18	63	23.18	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2022

Assets

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	12,993,703	6,971,371	6,986,711	6,691,776	6,281,670	86.39	155.05	
Commercial and industrial loans	2,245,296	1,609,384	1,128,065	1,788,083	1,268,900	39.51	103.42	
Loans to individuals	948,876	971,051	930,080	1,024,042	1,043,188	-2.28	-6.98	
Loans to depository institutions and acceptances of other banks	905	524	591	240	1,288	72.71	389.19	
Agricultural loans	671,966	217,656	203,898	247,635	279,112	208.73	350.59	
Other loans and leases	439,749	145,977	124,660	150,776	162,908	201.25	138.20	
Less: Unearned income	10,568	32,512	12,295	20,984	5,549	-67.50	896.04	
Loans and leases, net of unearned income	17,289,927	9,883,451	9,361,710	9,881,568	9,031,517	74.94	128.97	
Less: Allowance for loan and lease losses	220,446	135,608	122,231	144,333	72,987	62.56	191.21	
Net loans and leases	17,069,481	9,747,843	9,239,479	9,737,235	8,958,530	75.11	128.34	
Debt securities that reprice or mature in over 1 year	9,589,853	5,583,073	6,452,528	4,016,844	2,865,121	71.77	296.78	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	26,659,334	15,330,916	15,692,007	13,754,079	11,823,651	73.89	169.49	
Interest-bearing bank balances	623,093	1,715,548	2,179,582	2,017,581	841,014	-63.68	-11.63	
Federal funds sold and reverse repos	202,300	53	52	53	98	381598.11	48181.62	
Debt securities that reprice or mature within 1 year	1,281,669	60,236	56,113	43,737	184,463	2027.75	573.76	
Trading assets	12,234	33,868	22,222	52,179	21,898	-63.88	823.32	
Total earning assets	28,778,630	17,140,621	17,949,976	15,867,629	12,871,124	67.90	166.73	
Non-interest-bearing cash and due from depository institutions	436,239	232,779	165,098	259,317	238,851	87.40	100.86	
Premises, fixed assets, and leases	437,154	293,525	294,173	306,500	300,405	48.93	79.79	
Other real estate owned	16,791	1,950	2,024	2,496	8,464	761.08	48.78	
Investment in unconsolidated subsidiaries	10,759	8,226	8,093	8,127	8,290	30.79	24.97	
Intangible and other assets	2,382,144	1,263,395	1,252,585	1,204,638	1,216,953	88.55	146.88	
Total assets	32,061,717	18,940,496	19,671,949	17,648,707	14,644,087	69.28	162.06	
Quarterly average assets	32,886,926	18,665,168	19,750,603	17,392,512	14,704,819	76.19	229.86	
Average loans and leases (YTD)	15,953,830	9,994,984	9,818,367	9,739,771	8,909,580	59.62	176.92	
Memoranda								
Loans held-for-sale	127,448	48,800	30,127	74,028	100,946	161.16	319.47	
Loans not held-for-sale	17,162,479	9,834,651	9,331,583	9,807,540	8,930,571	74.51	128.20	
Real estate loans secured by 1–4 family	2,660,050	1,887,305	1,837,761	1,742,802	1,644,011	40.94	68.38	
Commercial real estate loans	9,512,145	4,860,537	4,935,092	4,728,409	4,411,100	95.70	183.82	
Construction and land development	1,759,520	1,156,531	1,007,806	1,039,404	977,642	52.14	155.85	
Multifamily	836,634	364,790	420,080	362,337	299,936	129.35	299.79	
Nonfarm nonresidential	6,915,991	3,339,216	3,507,206	3,326,668	3,133,522	107.11	181.77	
Real estate loans secured by farmland	821,508	223,529	213,858	220,565	226,559	267.52	403.45	
Total investment securities	10,871,522	5,643,309	6,508,641	4,060,581	3,049,584	92.64	316.99	
U.S. Treasury securities	1,106,438	496,915	684,707	0	8,967	122.66	30574.74	
US agency securities (excluding mortgage-backed securities)	554,069	351,660	346,926	331,852	386,672	57.56	14.59	
Municipal securities	467,708	516,909	495,161	512,499	138,217	-9.52	148.14	
Mortgage-backed securities	7,304,339	3,666,204	3,800,400	2,909,469	2,365,484	99.23	303.29	
Asset-backed securities	1,094,057	187,314	899,362	57	75	484.08	555258.88	
Other debt securities	344,911	424,307	282,085	306,704	150,169	-18.71	187.01	
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	7,741,022	3,957,793	4,820,497	4,008,455	2,956,754	95.59	272.66	
U.S. Treasury securities	809,729	496,915	684,707	0	8,967	62.95	22348.82	
US agency securities (excluding mortgage-backed securities)	225,914	326,877	346,926	331,852	366,852	-30.89	-51.28	
Municipal securities	282,211	444,556	427,580	465,895	80,949	-36.52		
Mortgage-backed securities	5,068,392	2,099,142	2,191,382	2,908,477	2,364,288	141.45	228.47	
Asset-backed securities	1,094,032	187,268	899,330	0	0	484.21		
Other debt securities	260,744	403,035	270,572	302,231	135,698	-35.30	289.85	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-267,821	17,221	-20,089	2,924	2,158			
Available-for-sale securities appreciation (depreciation)	-452,732	8,412	-38,828	75,987	14,443			
Structured notes, fair value	0	0	0	0	0		-100.00	
Pledged securities	4,711,527	1,478,334	2,564,778	2,293,877	1,787,736	218.71	215.25	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	1,413,600	1,083,865	852,701	822,308	776,888	30.42	101.64
NOW, ATS and transaction accounts	2,883,765	1,623,853	1,786,777	1,483,400	1,347,429	77.59	168.20
Time deposits less brokered deposits < \$250K	1,101,556	767,977	722,525	807,584	1,112,485	43.44	40.24
MMDA and other savings accounts	21,166,927	11,911,052	12,728,494	10,916,815	8,149,327	77.71	197.65
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	26,565,848	15,386,747	16,090,497	14,030,107	11,386,129	72.65	174.63
Time deposits of \$250K or more	259,898	178,896	179,073	187,076	274,496	45.28	32.35
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,234,689	1,037,700	1,051,064	1,091,371	697,571	18.98	112.96
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	1	4	9	13	5	-75.00	-99.99
Other borrowings w/remaining maturity over 1 year	21,556	13,741	13,691	13,788	13,878	56.87	168.88
Brokered deposits < \$250K	38,077	0	0	0	2,925		-74.69
Noncore funding	1,554,221	1,230,341	1,243,837	1,292,248	988,875	26.32	63.67
Trading liabilities	99,176	18,963	18,510	16,755	10,285	423.00	7257.27
Subordinated notes and debentures + trust preferred securities	259,410	183,170	183,269	183,071	84,445	41.62	159.41
Other liabilities	311,204	150,372	149,305	166,756	160,383	106.96	196.04
Total liabilities	28,789,859	16,969,593	17,685,418	15,688,937	12,630,117	69.66	165.85
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	2,607,875	941,613	945,003	941,086	1,049,304	176.96	280.55
Common surplus	0	0	0	0	0		
Retained earnings	993,771	1,005,229	1,052,562	962,078	953,656	-1.14	38.39
Accumulated other comprehensive income	-329,788	24,061	-11,034	56,606	11,010		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	3,271,858	1,970,903	1,986,531	1,959,770	2,013,970	66.01	132.81
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,271,858	1,970,903	1,986,531	1,959,770	2,013,970	66.01	132.81
Total liabilities and capital	32,061,717	18,940,496	19,671,949	17,648,707	14,644,087	69.28	162.06
Memoranda							
Non-interest-bearing deposits	8,295,411	5,416,752	5,568,279	4,633,538	3,426,495	53.14	267.20
Interest-bearing deposits	18,568,412	10,148,891	10,701,291	9,583,645	8,237,055	82.96	139.26
Total deposits	26,863,823	15,565,643	16,269,570	14,217,183	11,663,550	72.58	168.10
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,986,531	1,959,770	1,959,770	2,013,970	1,693,937		
Accounting restatements	0	0	0	-24,158	0		
Net income	30,631	93,927	192,119	161,144	180,996		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-59,648	-5,520	3,917	-108,218	6,452		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	1,722,519	0	0	0	176,161		
Less: Dividends declared	89,420	50,776	101,638	128,564	79,163		
Change in other comprehensive income	-318,755	-26,498	-67,637	45,596	35,587		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,271,858	1,970,903	1,986,531	1,959,770	2,013,970		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	40.53	38.78	50	36.81	36.32	46	35.52	36.25	44	37.92	36.22	45	42.90	37.78	53
Commercial and industrial loans	7	11.05	29	8.50	12.25	31	5.73	10.76	22	10.13	13.52	30	8.66	12.02	34
Loans to individuals	2.96	3.52	61	5.13	3.48	74	4.73	3.36	72	5.80	3.40	75	7.12	4.20	73
Loans to depository institutions and acceptances of other banks	0	0.02	71	0	0.01	75	0	0.02	75	0	0.03	68	0.01	0.04	71
Agricultural loans.....	2.10	0.19	95	1.15	0.21	90	1.04	0.18	92	1.40	0.19	92	1.91	0.24	92
Other loans and leases.....	1.37	4.45	24	0.77	4.22	15	0.63	4.47	13	0.85	4.63	14	1.11	5.01	15
Net loans and leases.....	53.24	61.60	23	51.47	59.81	18	46.97	58.67	16	55.17	61.58	23	61.18	63.77	32
Debt securities over 1 year.....	29.91	19.46	82	29.48	17.61	90	32.80	19.46	90	22.76	15.55	79	19.57	14.60	76
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	83.15	82.34	42	80.94	78.32	55	79.77	79.22	42	77.93	78.16	32	80.74	79.65	31
Interest-bearing bank balances	1.94	4.59	30	9.06	9.11	53	11.08	8.50	70	11.43	7.51	79	5.74	3.06	78
Federal funds sold and reverse repos	0.63	0.58	78	0	0.52	59	0	0.54	58	0	0.82	54	0	1.57	53
Debt securities 1 year or less	4	1.68	86	0.32	1.53	21	0.29	1.56	19	0.25	1.68	17	1.26	1.91	51
Trading assets	0.04	0.55	52	0.18	0.60	53	0.11	0.49	51	0.30	1.01	50	0.15	1.19	46
Total earning assets.....	89.76	90.95	36	90.50	91.43	38	91.25	91.77	44	89.91	91.05	32	87.89	89.53	28
Non-interest cash and due from depository institutions.....	1.36	1.01	78	1.23	1.01	66	0.84	0.82	53	1.47	1.07	83	1.63	1.14	81
Other real estate owned.....	0.05	0.01	92	0.01	0.02	55	0.01	0.01	64	0.01	0.02	56	0.06	0.03	78
All other assets.....	8.88	7.97	60	8.27	7.50	62	7.91	7.35	61	8.62	7.82	62	10.48	9.27	67
Memoranda															
Short-term investments	6.57	7.68	54	9.38	12.01	43	11.37	11.47	56	11.68	11.17	64	7	7.63	63
U.S. Treasury securities.....	3.45	1.96	78	2.62	1.08	78	3.48	1.47	81	0	0.84	17	0.06	1.03	40
US agency securities (excluding mortgage-backed securities)	1.73	0.84	77	1.86	0.77	81	1.76	0.82	79	1.88	0.63	85	2.64	0.54	92
Municipal securities	1.46	1.75	57	2.73	1.72	68	2.52	1.73	67	2.90	1.69	72	0.94	1.34	55
Mortgage-backed securities	22.78	13.68	84	19.36	12.97	78	19.32	14.14	74	16.49	11.75	72	16.15	11.44	78
Asset-backed securities	3.41	0.68	90	0.99	0.38	82	4.57	0.50	95	0	0.32	50	0	0.28	50
Other debt securities	1.08	0.52	76	2.24	0.52	91	1.43	0.53	81	1.74	0.42	89	1.03	0.39	80
Loans held-for-sale.....	0.40	0.35	72	0.26	0.42	57	0.15	0.55	46	0.42	0.52	55	0.69	0.39	76
Loans held for investment	53.53	61.41	24	51.92	59.85	19	47.44	58.06	19	55.57	61.72	24	60.98	63.50	33
Real estate loans secured by 1–4 family	8.30	12.26	33	9.96	11.69	41	9.34	11.46	38	9.87	11.91	40	11.23	13.29	39
Revolving	1.62	1.49	57	1.94	1.45	64	1.96	1.42	63	2.07	1.66	62	2.68	2.07	62
Closed-end, secured by first liens	6.57	10.40	33	7.86	9.84	42	7.25	9.67	38	7.58	9.81	36	8.09	10.69	38
Closed-end, secured by junior liens	0.11	0.18	52	0.17	0.20	56	0.13	0.17	54	0.23	0.22	65	0.46	0.28	79
Commercial real estate loans	29.67	24.34	60	25.66	22.48	58	25.09	22.69	55	26.79	22.22	60	30.12	22.23	64
Construction and land development	5.49	3.75	70	6.11	3.35	83	5.12	3.34	70	5.89	3.40	80	6.68	3.44	80
Multifamily.....	2.61	3.69	49	1.93	3.31	37	2.14	3.57	43	2.05	3.12	39	2.05	3.01	44
Nonfarm nonresidential	21.57	15.50	69	17.63	14.81	61	17.83	14.57	63	18.85	14.72	63	21.40	14.69	70
Real estate loans secured by farmland.....	2.56	0.35	95	1.18	0.34	86	1.09	0.30	85	1.25	0.33	86	1.55	0.36	87

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	75.15	62.08	69	70.54	59.66	65	74.63	61.05	68	67.72	57.15	65	69.55	57.46	62
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	15.38	20.31	33	19.10	19.82	47	19.63	19.86	49	17.64	19.43	41	18.20	20.75	39
Real estate loans secured by 1–4 family.....	3	2.40	61	3.71	2.42	67	4.12	2.43	75	3.70	2.64	63	4.34	3.15	66
Revolving	12.39	17.67	32	15.39	17.22	41	15.51	17.24	42	13.94	16.59	37	13.86	17.39	35
Closed-end.....	55.02	38.23	77	49.18	36.54	75	52.72	37.86	76	47.85	34.63	75	48.84	33.52	76
Commercial real estate loans	10.18	5.97	78	11.70	5.50	87	10.77	5.65	81	10.52	5.26	86	10.82	5.09	86
Construction and land development.....	2.57	1.34	77	1.68	1.11	72	2.80	1.18	83	1.72	0.93	75	2.39	0.94	81
1–4 family.....	7.60	4.56	81	10.03	4.33	94	7.97	4.40	81	8.79	4.19	90	8.43	4.02	88
Other.....	4.84	5.72	54	3.69	5.34	41	4.49	5.78	49	3.67	4.96	45	3.32	4.69	43
Multifamily.....	40	24.64	81	33.79	24.14	75	37.46	24.56	77	33.67	22.93	77	34.70	22.15	78
Nonfarm nonresidential	16.84	8.28	89	15.75	8.14	87	17.13	8.29	89	16.56	7.68	91	18.17	7.72	93
Owner-occupied.....	23.16	16.13	74	18.03	15.71	59	20.33	15.94	66	17.11	14.95	58	16.52	14.34	59
Other.....	4.75	0.59	96	2.26	0.59	87	2.28	0.54	88	2.23	0.54	87	2.51	0.55	88
Real estate loans secured by farmland.....	0.01	0.05	71	0.01	0.03	75	0.01	0.04	74	0	0.06	69	0.01	0.11	70
Loans to depository institutions and acceptances of other banks.....	12.99	18.46	33	16.28	20.98	35	12.05	18.86	26	18.10	22.17	36	14.05	19.53	32
Commercial and industrial loans	5.49	6.27	63	9.83	6.28	75	9.93	6.24	76	10.36	6.13	74	11.55	7.13	73
Loans to individuals	0.43	0.53	72	0.65	0.51	77	0.69	0.53	76	0.71	0.65	75	0.90	0.81	74
Credit card loans	3.89	0.32	95	2.20	0.37	91	2.18	0.34	92	2.51	0.32	93	3.09	0.37	92
Agricultural loans.....	2.54	8.30	24	1.48	8.03	19	1.33	8.75	16	1.53	9.09	17	1.80	9.85	16
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	490.22	407.54	63	458.72	383.17	64	447.01	391.81	57	452.27	381.27	59	420.10	391.26	49
Real estate loans secured by 1–4 family.....	100.36	130.40	37	124.18	124.52	51	117.58	126.06	47	117.79	125.03	47	109.95	138.18	39
Revolving	19.56	15.55	64	24.12	15.53	69	24.70	15.44	71	24.69	17.42	66	26.23	21.26	62
Closed-end.....	80.80	113.22	35	100.07	107.53	51	92.88	108.85	45	93.10	106.14	45	83.72	115.20	36
Commercial real estate loans	358.87	254.23	75	319.82	238.21	74	315.75	245.88	66	319.57	234.65	69	295	229.44	58
Construction and land development.....	66.38	38.88	79	76.10	35.52	87	64.48	35.95	80	70.25	35.62	82	65.38	34.95	78
1–4 family.....	16.78	8.60	77	10.90	7.06	73	16.76	7.42	80	11.51	6.34	75	14.43	6.61	78
Other.....	49.60	29.76	81	65.20	28.07	93	47.72	28.11	79	58.74	28.16	89	50.95	27.32	82
Multifamily.....	31.56	39.14	53	24	34.78	44	26.88	38.66	48	24.49	32.74	42	20.06	31.04	41
Nonfarm nonresidential	260.92	162.28	84	219.72	157.17	73	224.39	158.05	73	224.84	155.06	73	209.56	152.10	64
Owner-occupied.....	109.82	54.20	88	102.44	52.65	86	102.60	52.99	86	110.59	52.37	86	109.76	53.07	87
Other.....	151.10	106.54	75	117.28	102.08	57	121.79	102.54	60	114.24	100.54	57	99.80	97.41	52
Real estate loans secured by farmland.....	30.99	3.62	96	14.71	3.59	88	13.68	3.22	89	14.91	3.44	89	15.15	3.60	87
Loans to depository institutions and acceptances of other banks.....	0.03	0.27	71	0.03	0.18	75	0.04	0.21	75	0.02	0.28	69	0.09	0.44	70
Commercial and industrial loans	84.71	115.10	40	105.90	127.07	44	72.17	114.45	32	120.85	139.91	39	84.86	122.02	33
Loans to individuals	35.80	35.52	63	63.90	35.29	77	59.51	34.55	76	69.21	37.47	76	69.77	43.51	70
Credit card loans	2.82	2.76	74	4.24	2.61	79	4.15	2.77	78	4.75	3.30	76	5.46	4.34	76
Agricultural loans.....	25.35	1.81	96	14.32	2.01	92	13.05	1.86	93	16.74	1.88	93	18.67	2.18	93
Other loans and leases.....	16.59	50.19	26	9.61	46.75	17	7.98	51.06	15	10.19	49.54	17	10.89	52.44	16
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.19	30.64	67	33.45	28.84	59	35.60	30.07	61	31.32	27.32	55	30.69	26.45	57
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	249.12	203.71	64	217.53	187.37	57	213.23	195.33	56	209.20	183.76	54	185.39	178.57	50
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	358.94	261.50	75	319.98	244.59	72	315.84	252.85	64	319.79	240.85	67	295.15	236.10	55

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	6.57	7.68	54	9.38	12.01	43	11.37	11.47	56	11.68	11.17	64	7	7.63	63
Liquid assets	31.15	25.39	70	34.21	28.17	68	35.71	29.03	70	31.50	26.22	68	26.06	22.44	70
Investment securities	33.91	21.68	82	29.79	19.64	84	33.09	21.63	83	23.01	17.85	73	20.82	16.99	69
Net loans and leases	53.24	61.60	23	51.47	59.81	18	46.97	58.67	16	55.17	61.58	23	61.18	63.77	32
Net loans, leases and standby letters of credit	53.50	62.44	21	51.75	60.62	18	47.23	59.49	15	55.46	62.48	22	61.43	64.84	30
Core deposits	82.86	75.64	75	81.24	74.75	72	81.79	75.71	72	79.50	70.67	75	77.75	63.09	86
Noncore funding	4.85	10.86	30	6.50	10.89	42	6.32	10.30	43	7.32	14.13	31	6.75	19.36	13
Time deposits of \$250K or more	0.81	1.54	31	0.94	1.81	27	0.91	1.58	32	1.06	2.11	29	1.87	2.94	33
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	3.85	1.20	87	5.48	1.20	89	5.34	1.23	89	6.18	1.47	89	4.76	1.94	82
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	3.22	0.50	94	5.48	0.52	97	5.34	0.54	96	6.18	0.54	97	4.76	0.48	96
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.63	19	0	0.99	25	0	1	23	0	1.24	15	0	3.01	3
Earning assets that reprice within 1 year	33.68	36.16	42	35	38.93	38	34.11	37.37	45	40.71	39.38	49	38.67	39.29	44
Interest-bearing liabilities that reprice within 1 year	3.41	6.49	27	3.97	7.04	30	3.62	6.39	34	4.27	8.20	28	7.38	10.19	34
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	30.28	28.22	54	31.03	30.25	49	30.49	29.65	51	36.44	29.11	62	31.29	26.63	60
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-2.07	3.09	30	-3.56	-1.82	47	-6.32	-2.33	38	-5.59	3.20	26	-0.31	14.45	13
Net short-term noncore funding dependence	-2.37	-1.79	39	-3.89	-8.21	62	-6.65	-7.71	49	-6.07	-4.76	41	-0.90	3.38	28
Short-term investment / Short-term noncore funding	142.76	166.36	60	150.66	284.81	34	187.44	273.46	42	168.13	184.19	57	111.58	77.77	73
Liquid assets - short-term noncore funding / Nonliquid assets	38.55	28.61	71	42.55	34.02	65	46.12	36.68	68	35.85	28.18	68	26.75	16.97	78
Net loans and leases / Total deposits	63.54	76.80	22	62.62	74.66	20	56.79	72.79	15	68.49	79.43	21	76.81	90.31	20
Net loans and leases / Core deposits	64.25	82.80	18	63.35	81.17	15	57.42	78.25	12	69.40	88.34	17	78.68	103.93	11
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.93	-6.37	24	1.22	0.84	66	-1.37	0.12	8	0.21	1.57	23	0.15	0.72	33
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-18.47	-13.54	28	0.59	1.94	20	-2.64	-0.25	10	5.55	4.31	72	1.02	1.36	45
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	28.80	23.58	53	29.87	13.42	77	25.94	14.28	73	1.28	11.38	42	3.04	12.67	46
Available-for-sale securities	71.20	74.56	47	70.13	84.66	23	74.06	83.77	27	98.72	87.23	64	96.96	85.40	56
U.S. Treasury securities	10.18	9.26	65	8.81	5.52	75	10.52	6.70	75	0	4.72	16	0.29	6.15	36
US agency securities (excluding mortgage-backed securities)	5.10	4.02	66	6.23	4.50	69	5.33	4.12	71	8.17	4.01	78	12.68	3.49	88
Municipal securities	4.30	8	46	9.16	8.87	63	7.61	8.22	61	12.62	9.83	66	4.53	7.75	52
Mortgage-backed securities	67.19	63.23	52	64.97	66.59	44	58.39	66.54	35	71.65	66.64	56	77.57	67.43	59
Asset-backed securities	10.06	3.36	81	3.32	2.05	73	13.82	2.50	90	0	1.91	50	0	1.66	50
Other debt securities	3.17	3.01	64	7.52	3.17	81	4.33	3.08	68	7.55	3.01	82	4.92	2.94	76
Mutual funds and equity securities	0	0.28	12	0	0.32	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	11.79	8.89	69	1.07	8.69	13	0.86	7.78	11	1.08	10.55	11	6.05	11.86	38
Debt securities 1 to 5 years	19.42	20.02	57	15.53	17.05	51	11.16	18.25	40	6.17	17.03	33	14.52	17.94	53
Debt securities over 5 years	68.79	68.75	41	83.41	72.17	65	87.98	71.11	80	92.75	69.86	88	79.43	66.02	60
Pledged securities	43.34	30.80	71	26.20	33.87	41	39.41	32.26	61	56.49	35.67	75	58.62	30.57	84
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	18.65	-31.70	87	45.45	51.37	59	8.46	27.98	43	101	183.32	42	33.56	26.69	65
Investment securities	92.64	21.19	95	66.73	33.34	81	60.29	31.36	81	33.15	23.62	71	13.96	11.75	68
Core deposits	72.65	9.58	96	17.11	16.88	59	14.69	16.94	55	23.22	26.88	42	9.71	11.23	59
Noncore funding	26.32	10.50	73	26.68	-23.76	96	-3.75	-14.79	70	30.68	-12.18	92	-4.06	6.59	32

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	5,524,949	3,019,034	3,021,164	2,922,770	2,807,810
Commit: Secured commercial real estate loans	1,621,029	700,275	748,425	624,650	643,109
Commit: Unsecured real estate loans	3,150	2,677	200	3,500	989
Credit card lines (reported semiannually, June/Dec)	811,940	681,757	681,561	682,818	764,091
Securities underwriting	0	0	0	0	0
Standby letters of credit	83,940	53,851	51,110	51,055	37,006
Commercial and similar letters of credit	7,683	5,481	6,435	7,931	5,702
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	108,535	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	108,535	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	34,551	126,754	102,408	126,800	125,495
Written options contracts (interest rate)	29,719	118,344	77,319	106,363	67,760
Purchased options contracts (interest rate)	1,102	4,411	0	4,480	0
Interest rate swaps	3,715,198	2,462,238	2,615,400	1,853,384	1,006,339
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	17.23	24.48	26	15.94	22.45	27	15.36	22.78	23	16.56	22.01	31	19.17	23.52	42
Standby letters of credit	0.26	0.66	31	0.28	0.67	28	0.26	0.65	28	0.29	0.71	28	0.25	0.84	24
Commercial and similar letters of credit	0.02	0.02	74	0.03	0.02	77	0.03	0.02	78	0.04	0.02	83	0.04	0.02	80
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.34	0.26	69	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.34	0.17	81	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	11.79	44.65	42	14.32	49.75	44	14.21	46.30	46	11.85	48.62	33	8.19	68.47	23
Interest rate contracts	11.79	32.11	45	14.32	35.96	47	14.21	32.46	49	11.85	34.36	35	8.19	47.31	24
Interest rate futures and forward contracts	0.11	3.60	48	0.67	5.17	59	0.52	3.25	59	0.72	6.21	50	0.86	10.67	61
Written options contracts (interest rate)	0.09	1.58	33	0.62	1.82	53	0.39	1.41	51	0.60	2.18	43	0.46	2.47	47
Purchased options contracts (interest rate)	0	1.48	47	0.02	1.33	45	0	1.31	23	0.03	1.46	45	0	2.65	22
Interest rate swaps	11.59	21.90	50	13	20.67	51	13.30	20.49	53	10.50	20.83	39	6.87	28.86	27
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	34.63	46.07	43	30.21	42.93	42	30.77	44.98	38	30.01	42.82	42	31.51	45.53	43

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	3,780,570	2,711,747	2,795,127	2,091,027	1,199,594
Interest rate contracts	3,780,570	2,711,747	2,795,127	2,091,027	1,199,594
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	34,551	126,754	102,408	126,800	125,495
Written options	29,719	118,344	77,319	106,363	67,760
Exchange-traded	0	0	0	0	0
Over-the-counter	29,719	118,344	77,319	106,363	67,760
Purchased options	1,102	4,411	0	4,480	0
Exchange-traded	0	0	0	0	0
Over-the-counter	1,102	4,411	0	4,480	0
Swaps	3,715,198	2,462,238	2,615,400	1,853,384	1,006,339
Held for trading	3,517,402	1,883,427	1,915,399	1,774,711	1,006,339
Interest rate contracts	3,517,402	1,883,427	1,915,399	1,774,711	1,006,339
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	263,168	828,320	879,728	316,316	193,255
Interest rate contracts	263,168	828,320	879,728	316,316	193,255
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,860,487	2,597,813	2,717,808	1,989,143	1,131,834
One year or less	89,001	398,471	196,500	133,757	125,771
Over 1 year to 5 years	626,249	832,570	976,339	421,154	201,155
Over 5 years	3,145,237	1,366,772	1,544,969	1,434,232	804,908
Gross negative fair value (absolute value)	89,382	21,754	18,503	53,482	22,200
Gross positive fair value	22,817	36,825	28,052	55,524	23,236
Held for trading	12,234	33,868	22,222	52,179	21,898
Non-traded	10,583	2,957	5,830	3,345	1,338
Current credit exposure on risk-based capital derivative contracts	22,816	36,825	27,633	55,524	23,235
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.91	9.78	33	4.67	12.57	47	3.66	11.16	43	6.06	14.05	46	10.46	13.49	60
Written options	0.79	5.78	28	4.36	7.49	50	2.77	6.28	43	5.09	8.18	52	5.65	5.91	58
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.79	5.46	30	4.36	7.20	52	2.77	5.96	45	5.09	7.73	54	5.65	5.10	62
Purchased options	0.03	3.69	42	0.16	3.44	43	0	3.27	20	0.21	3.42	42	0	4.42	18
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0.03	3.17	43	0.16	3.04	46	0	2.87	21	0.21	2.86	47	0	3.35	18
Swaps	98.27	74.97	80	90.80	71.23	66	93.57	74.26	67	88.64	68.76	64	83.89	69.75	55
Held for trading	93.04	37.98	76	69.45	40.60	56	68.53	40.42	57	84.87	43.53	73	83.89	44.16	70
Interest rate contracts	93.04	31.52	88	69.45	34.42	67	68.53	34.15	67	84.87	36.62	84	83.89	37.24	81
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	6.96	62.02	23	30.55	59.40	43	31.47	59.58	42	15.13	56.47	26	16.11	55.84	29
Interest rate contracts	6.96	57.94	23	30.55	56.19	44	31.47	56.71	44	15.13	53.82	26	16.11	52.22	30
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	102.11	93.09	80	95.80	91.87	43	97.23	92.53	46	95.13	91.48	46	94.35	93.86	39
One year or less	2.35	31.78	17	14.69	28.05	46	7.03	27.56	29	6.40	32.05	26	10.48	32.17	33
Over 1 year to 5 years	16.56	24.76	33	30.70	26.03	57	34.93	27.01	61	20.14	27.06	42	16.77	30.45	36
Over 5 years	83.19	27.14	97	50.40	30.08	70	55.27	29.89	77	68.59	29.56	86	67.10	28.09	86
Gross negative fair value (absolute value)	2.36	1.56	73	0.80	1.25	40	0.66	0.98	38	2.56	1.55	75	1.85	0.83	87
Gross positive fair value	0.60	1.74	22	1.36	1.68	38	1	1.34	31	2.66	2.23	62	1.94	1.19	81
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.07	55	0.02	0.05	44	0.01	0.04	44	0.04	0.07	60	0.02	0.06	50
Gross positive fair value (X)	0.01	0.08	31	0.03	0.07	42	0.02	0.05	40	0.04	0.09	39	0.02	0.07	35
Held for trading (X)	0	0.06	53	0.02	0.05	57	0.02	0.04	55	0.04	0.07	53	0.02	0.06	49
Non-traded (X)	0	0.02	44	0	0.01	31	0	0.01	44	0	0.02	29	0	0.01	33
Current credit exposure (X)	0.01	0.04	40	0.03	0.05	49	0.02	0.04	50	0.04	0.06	49	0.02	0.05	41
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.10	0.54	38	0.32	0.63	48	0.23	0.46	48	0.50	0.85	48	0.22	0.73	41

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	122,231	144,333	144,333	72,987	72,962
Gross losses	23,581	9,644	16,610	21,002	23,641
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,687	5,674	9,279	6,742	9,816
Net losses	16,894	3,970	7,331	14,260	13,825
Provision for loan and lease losses	55,651	-4,755	-14,771	56,894	13,850
Adjustments	59,458	0	0	28,712	0
Ending balance	220,446	135,608	122,231	144,333	72,987
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.36	0.08	90	-0.05	-0.14	65	-0.08	-0.09	47	0.35	0.51	30	0.10	0.15	41
Provision for loan and lease losses / Average loans and leases	0.70	0.14	90	-0.10	-0.25	62	-0.15	-0.16	45	0.58	0.82	34	0.16	0.24	43
Provision for loan and lease losses / Net loan and lease losses	329.41	198.72	70	-119.77	77.32	41	-201.49	-105.48	34	398.98	487.86	58	100.18	130.58	30
Allowance for loan and lease losses / Total loans and leases not held for sale	1.28	1.17	66	1.38	1.39	54	1.31	1.23	64	1.47	1.58	48	0.82	0.83	49
Allowance for loan and lease losses / Total loans and leases	1.27	1.15	66	1.37	1.37	55	1.31	1.20	64	1.46	1.55	48	0.81	0.81	50
Allowance for loan and lease losses / Net loans and leases losses (X)	6.52	28.67	24	17.08	15.27	72	16.67	21.39	61	10.12	11.58	64	5.28	8.03	57
Allowance for loan and lease losses / Nonaccrual assets	206.03	413.77	27	445.77	318.67	77	490.49	364.13	75	365.59	299.17	71	170.19	218.72	56
ALLL / 90+ days past due + nonaccrual loans and leases	200.67	319.24	36	381.22	260.68	77	440.82	287.08	76	301.04	244.34	68	149.94	151.73	61
Gross loan and lease losses / Average loans and leases	0.30	0.16	80	0.19	0.22	56	0.17	0.19	54	0.22	0.34	41	0.27	0.28	55
Recoveries / Average loans and leases	0.08	0.07	66	0.11	0.08	73	0.09	0.08	66	0.07	0.07	57	0.11	0.08	76
Net losses / Average loans and leases	0.21	0.08	84	0.08	0.13	40	0.07	0.11	49	0.15	0.27	42	0.16	0.21	50
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	40.26	23.25	86	27.02	16.12	81	44.18	34.67	71	28.52	33.98	48	49.51	36.22	83
Earnings coverage of net loan and lease losses (X)	5.60	-9.51	29	29.18	4.52	72	31.78	39.72	61	18.66	22.91	61	18.01	24.40	57
Net Loan and Lease Losses By Type															
Real estate loans	0.09	-0.01	95	0.04	0.03	71	0.05	0.02	77	0	0.04	17	0.01	0.01	53
Real estate loans secured by 1-4 family	-0.03	-0.02	28	-0.04	-0.01	28	-0.02	-0.02	40	-0.03	0.01	17	0.02	0.01	61
Revolving	-0.05	-0.08	40	0	-0.05	51	-0.02	-0.07	48	-0.02	0.01	27	0.03	0.02	63
Closed-end	-0.03	-0.02	26	-0.04	-0.01	16	-0.02	-0.01	38	-0.03	0	16	0.02	0	68
Commercial real estate loans	0.13	0	96	0.08	0.05	73	0.06	0.04	72	0.01	0.07	29	0.01	0.01	60
Construction and land development	0.28	-0.02	97	-0.07	0	10	0.06	0	88	0.02	0	78	0.06	-0.01	89
1-4 family	0	0	24	0	0	57	0	0	85	0	0	86	0.03	0	94
Other	0.28	-0.01	97	-0.07	-0.01	9	0.06	0	89	0.02	0	77	0.03	-0.01	90
Multifamily	-0.17	0	2	0	0.01	11	0	0.01	21	0	0	58	0	0	56
Nonfarm nonresidential	0.13	0	96	0.14	0.07	75	0.07	0.05	71	0	0.11	20	-0.01	0.02	21
Owner-occupied	0.05	0	96	0.14	0.01	94	0.07	0.01	93	0.01	0.02	51	-0.01	0.01	12
Other	0.08	0	93	0	0.06	25	0	0.04	28	0	0.08	8	0	0.01	60
Real estate loans secured by farmland	-0.01	0	16	0	-0.01	18	0.32	0	96	0	0.02	12	-0.03	0.01	8
Commercial and industrial loans	-0.02	0.10	21	0.08	0.20	41	0.07	0.17	37	0.45	0.47	56	0.29	0.37	51
Loans to individuals	0.48	0.65	45	0.40	0.78	39	0.40	0.71	39	0.66	1.13	45	0.91	1.17	49
Credit card loans	3.25	1.99	84	1.98	2.18	41	1.69	1.84	48	2.75	2.92	43	3.16	3.11	45
Agricultural loans	1.19	0.01	97	0.14	0.03	86	0.07	0.02	84	0.03	0.19	63	0.16	0.08	79
Loans to foreign governments and institutions		0		0			0	0		0			0		
Other loans and leases	2.26	0.14	96	-0.41	0.08	2	-0.47	0.10	1	-0.29	0.15	1	-0.31	0.15	1

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		56,413		22,104		26,664		54,240		37,719
90+ days past due loans and leases		2,857		5,151		2,808		8,465		5,793
Nonaccrual loans and leases.....		106,997		30,421		24,920		39,479		42,886
Total past due and nonaccrual loans and leases.....		166,267		57,676		54,392		102,184		86,398
Restructured 30–89 days past due		78		124		54		232		76
Restructured 90+ days past due		24		15		6		32		51
Restructured nonaccrual		8,353		4,059		3,878		11,301		19,377
Total restructured loans and leases		8,455		4,198		3,938		11,565		19,504
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		14,008		2,105		2,233		2,708		5,347
Other real estate owned.....		16,791		1,950		2,024		2,496		8,464
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.33	0.32	60	0.22	0.27	54	0.28	0.32	56	0.55
90+ days past due loans and leases	0.02	0.09	42	0.05	0.10	65	0.03	0.10	53	0.09
Nonaccrual loans and leases.....	0.62	0.38	81	0.31	0.58	25	0.27	0.46	26	0.40
90+ days past due and nonaccrual loans and leases.....	0.64	0.53	70	0.36	0.73	22	0.30	0.62	22	0.49
30–89 days past due restructured.....	0	0.01	45	0	0.01	50	0	0.01	45	0
90+ days past due restructured	0	0	66	0	0	65	0	0	63	0
Nonaccrual restructured.....	0.05	0.09	46	0.04	0.12	31	0.04	0.10	35	0.11
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.33	0.32	60	0.22	0.27	54	0.28	0.32	56	0.55
90+ days past due assets	0.02	0.10	41	0.05	0.10	65	0.03	0.10	52	0.09
Nonaccrual assets	0.62	0.39	81	0.31	0.59	25	0.27	0.47	26	0.40
30+ days past due and nonaccrual assets	0.96	0.88	66	0.58	1.04	29	0.58	0.97	29	1.03
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.34	0.32	66	0.19	0.43	18	0.14	0.36	18	0.27
90+ days past due and nonaccrual assets + other real estate owned	0.40	0.34	69	0.20	0.46	18	0.15	0.37	18	0.29
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.43	0.38	66	0.18	0.52	15	0.15	0.41	13	0.25
Allowance for loan and lease losses	62.55	57.44	63	25.53	67.93	15	23.92	62.64	16	31.14
Equity capital + allowance for loan and lease losses	3.95	3.52	65	1.64	4.43	14	1.39	3.60	14	2.14
Tier 1 capital + allowance for loan and lease losses.....	5.16	3.97	73	2.23	5.28	15	1.84	4.30	16	2.97
Loans and leases + other real estate owned	0.80	0.63	69	0.35	0.88	13	0.31	0.71	18	0.45

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.23	0.26	54	0.16	0.24	46	0.20	0.26	45	0.58	0.39	76	0.27	0.38	43
	90+ days past due		0.01	0.11	50	0.03	0.12	57	0.01	0.12	51	0.07	0.16	63	0.03	0.16	48
	Nonaccrual.....		0.61	0.45	74	0.32	0.65	25	0.27	0.52	30	0.39	0.76	26	0.39	0.46	48
Commercial and industrial	30–89 days past due		0.38	0.28	72	0.27	0.17	75	0.35	0.24	72	0.21	0.23	60	0.56	0.31	79
	90+ days past due		0.04	0.03	72	0.12	0.02	93	0.09	0.04	84	0.07	0.03	75	0.18	0.05	89
	Nonaccrual.....		0.41	0.46	57	0.25	0.64	26	0.23	0.57	28	0.45	0.75	37	1.08	0.83	69
Individuals	30–89 days past due		0.88	0.70	67	0.54	0.55	54	0.85	0.63	68	1.01	0.83	68	1.20	0.83	71
	90+ days past due		0.05	0.07	63	0.07	0.07	68	0.10	0.09	69	0.12	0.14	61	0.13	0.17	63
	Nonaccrual.....		0.21	0.18	71	0.20	0.18	62	0.20	0.17	64	0.22	0.28	58	0.20	0.17	64
Depository institution loans	30–89 days past due		2.32	0.01	95	0.19	0	95	1.69	0.01	95	1.25	0	95	2.48	0	98
	90+ days past due		0	0	46	0	0	48	0.17	0	97	0.83	0	97	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due		1.50	0.10	94	0.51	0.16	82	0.32	0.07	89	0.40	0.17	80	0.32	0.24	70
	90+ days past due		0	0	44	0.13	0	94	0	0	85	0.56	0	99	0.01	0	88
	Nonaccrual.....		2.43	0.36	92	1	0.69	74	0.77	0.70	79	1.26	0.49	83	0.85	0.67	74
Foreign governments	30–89 days past due			0			0.01			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.01	0.11	52	0.03	0.11	51	0.02	0.12	53	0.31	0.18	75	0.20	0.20	62
	90+ days past due		0.01	0.01	78	0.01	0.01	84	0	0.01	34	0.03	0.01	85	0.01	0.01	79
	Nonaccrual.....		0	0.07	23	0	0.13	22	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.27	0.39	46	0.19	0.35	37	0.30	0.46	40	0.58	0.65	60	0.46	0.67	41
	90+ days past due	0.02	0.22	49	0.07	0.27	62	0.01	0.24	48	0.03	0.33	50	0.08	0.31	57
	Nonaccrual	0.29	0.61	30	0.35	0.82	21	0.29	0.71	22	0.48	0.89	31	0.61	0.73	48
Revolving	30–89 days past due	0.24	0.26	48	0.16	0.29	34	0.07	0.28	25	0.82	0.48	79	0.25	0.45	29
	90+ days past due	0	0.02	35	0.04	0.02	81	0.03	0.02	78	0.05	0.03	76	0.06	0.05	72
	Nonaccrual	0.36	1.15	36	0.35	1.05	30	0.32	1.18	30	0.39	1.13	31	0	1	5
Closed-end	30–89 days past due	0.28	0.42	47	0.20	0.36	41	0.36	0.49	49	0.52	0.65	50	0.52	0.70	47
	90+ days past due	0.02	0.25	50	0.08	0.29	62	0.01	0.26	47	0.03	0.38	47	0.09	0.35	57
Junior lien	30–89 days past due	0.27	0.60	30	0.35	0.77	24	0.28	0.67	23	0.50	0.87	33	0.80	0.70	61
	90+ days past due	0.01	0.01	76	0.01	0.01	74	0.05	0.01	93	0.02	0.02	62	0.08	0.02	92
	Nonaccrual	0	0	76	0.01	0	91	0.01	0	85	0.01	0	90	0	0	29
	Nonaccrual	0.03	0.02	70	0.05	0.04	65	0.03	0.03	61	0.07	0.04	73	0.16	0.04	91
Commercial real estate	30–89 days past due	0.21	0.16	70	0.16	0.14	63	0.13	0.15	58	0.56	0.26	83	0.18	0.18	62
	90+ days past due	0.01	0.01	70	0.02	0.01	73	0.01	0.01	76	0.09	0.02	88	0.02	0.03	61
	Nonaccrual	0.36	0.32	64	0.20	0.52	24	0.18	0.38	34	0.24	0.62	23	0.22	0.23	58
Construction and development	30–89 days past due	0.73	0.22	85	0.39	0.12	86	0.44	0.17	84	1.71	0.28	93	0.39	0.28	72
	90+ days past due	0	0.01	39	0.04	0.01	89	0	0.01	80	0.01	0.01	80	0.03	0.02	77
	Nonaccrual	0.23	0.16	74	0.05	0.36	44	0.07	0.20	51	0.18	0.41	54	0.19	0.20	70
1–4 family	30–89 days past due	0.08	0.02	82	0.02	0.02	75	0.42	0.02	98	0.18	0.03	90	0.24	0.06	88
	90+ days past due	0	0	47	0.03	0	93	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	64	0	0.02	62	0	0.01	66	0	0.03	58	0	0.02	61
Other	30–89 days past due	0.65	0.17	87	0.37	0.07	89	0.02	0.13	59	1.53	0.22	93	0.15	0.20	67
	90+ days past due	0	0.01	40	0	0	84	0	0	85	0.01	0	88	0.03	0.01	83
	Nonaccrual	0.23	0.13	77	0.05	0.29	50	0.07	0.16	61	0.18	0.35	62	0.19	0.17	73
Multifamily	30–89 days past due	0.01	0.04	62	0.03	0.06	68	0.03	0.07	64	0.10	0.09	69	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.10	0.13	54	0.09	0.14	55	0.06	0.13	45	0.25	0.23	64	0.13	0.14	52
	90+ days past due	0.01	0.01	75	0.01	0.01	71	0.02	0.01	84	0.12	0.02	88	0.01	0.03	61
	Nonaccrual	0.43	0.39	65	0.28	0.66	30	0.23	0.45	41	0.29	0.80	25	0.24	0.28	47
Owner Occupied	30–89 days past due	0.07	0.04	72	0.04	0.04	63	0.05	0.04	66	0.20	0.07	88	0.13	0.07	76
	90+ days past due	0.01	0	82	0	0	80	0	0	37	0.02	0	88	0	0.01	60
	Nonaccrual	0.34	0.14	84	0.13	0.25	39	0.10	0.17	38	0.21	0.27	44	0.22	0.16	65
Other	30–89 days past due	0.03	0.08	56	0.05	0.09	57	0.01	0.08	39	0.05	0.14	49	0.01	0.07	24
	90+ days past due	0	0	75	0.01	0.01	79	0.02	0	90	0.10	0.01	91	0.01	0.01	72
	Nonaccrual	0.09	0.21	42	0.14	0.40	37	0.13	0.23	46	0.08	0.44	23	0.02	0.10	31
Farmland	30–89 days past due	0.25	0.11	80	0.03	0.11	64	0.98	0.10	94	0.90	0.11	91	0.60	0.23	83
	90+ days past due	0.03	0.01	88	0.05	0	91	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	4.61	0.63	92	2.67	1.10	81	2.31	0.69	85	2.80	1.13	80	2.31	0.84	83
Credit card	30–89 days past due	1.19	1.02	73	0.99	0.63	81	1.17	0.81	75	1.36	0.95	76	1.57	1.19	72
	90+ days past due	0.34	0.44	45	0.49	0.39	58	0.71	0.45	68	0.79	0.63	56	0.93	0.78	55
	Nonaccrual	0	0.11	72	0	0.08	37	0	0.10	73	0	0.05	76	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,607,875	941,613	945,003	941,086	1,049,304										
Retained earnings	1,014,969	1,036,689	1,080,825	995,813	953,656										
Accumulated other comprehensive income (AOCI)	-329,788	24,061	-11,034	56,606	11,010										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,293,056	2,002,363	2,014,794	1,993,505	2,013,970										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,171,484	646,826	640,979	651,994	664,712										
Accumulated other comprehensive income-related adjustments	-329,788	24,060	-11,034	56,607	11,010										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,451,360	1,331,477	1,384,849	1,284,904	1,338,248										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,451,360	1,331,477	1,384,849	1,284,904	1,338,248										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	84,131	84,160	84,101	84,034										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	84,131	84,160	84,101	84,034										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	84,131	84,160	84,101	84,034										
Tier 1 Capital	2,451,360	1,415,608	1,469,009	1,369,005	1,422,282										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	257,617	100,000	100,000	100,000	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	199,758	99,874	90,286	106,700	72,987										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	457,375	199,874	190,286	206,700	72,987										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	457,375	199,874	190,286	206,700	72,987										
Exited advanced approach tier 2 capital															
Total capital	2,908,735	1,615,482	1,659,295	1,575,705	1,495,269										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	32,908,124	18,696,628	19,778,867	17,426,247	14,704,819										
Less: Deductions from common equity tier 1 capital	1,171,484	646,826	640,979	651,994	664,712										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	31,736,640	18,049,802	19,137,888	16,774,253	14,040,107										
Total risk-weighted assets	22,095,840	11,628,230	11,761,700	11,103,141	10,605,651										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.09	11.85	43	11.45	12.66	34	11.77	12.37	43	11.57	12.35	39	12.62	12.11	67
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.09	12.53	29	12.17	13.44	33	12.49	13.11	43	12.33	13.08	43	13.41	12.78	69
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.16	14.37	33	13.89	15.42	21	14.11	14.91	40	14.19	15.23	35	14.10	14.36	56
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.72	9.08	15	7.84	9.11	17	7.68	8.98	19	8.16	9.13	20	10.13	9.76	64
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		145			14			69			118			212	935.71	2.84	
Other insurance activities income		145			14			69			118			212	935.71	2.84	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		492,754			299,003			301,495			296,435			293,755	64.80	91.33	

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 1												
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53				
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26				
Insurance activities revenue / Adjusted operating income	0.03	0.36	46	0	0.37	28	0.01	0.36	34	0.02	0.41	36	0.03	0.47	41		
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37		
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91				
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39		
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86				
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	18.44	12.13	73	19.28	11.54	83	18.95	12	78	19.59	11.03	85	19.65	11.51	80		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans		0.77			0.64			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		11.61			-1.19			6.83			-2.40			22.48	
Total selected assets.....		18.50			3.19			9.48			2.04		-100	12.40	2
Deposits		-4.80			9.07			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		156,930	100,167	200,336	157,203	202,753	56.67	113.66
Dividends		130,000	80,000	160,000	130,000	178,000	62.50	100.00
Interest		8	6	14	72	303	33.33	-86.89
Management and service fees		26,922	20,161	40,322	27,131	24,450	33.54	220.92
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		156,930	100,167	200,336	157,203	202,753	56.67	113.66
Securities gains (losses)		0	0	0	0	0		
Other operating income		-1,415	512	985	1,587	1,396		
Total operating income		155,515	100,679	201,321	158,790	204,149	54.47	110.42
Operating Expenses								
Personnel expenses		20,526	20,224	36,397	31,521	34,213	1.49	98.95
Interest expense		2,820	2,701	5,401	3,376	0	4.41	301.71
Other expenses		75,228	9,829	32,071	18,812	36,487	665.37	361.75
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		98,574	32,754	73,869	53,709	70,700	200.95	260.93
Income (loss) before taxes		56,941	67,925	127,452	105,081	133,449	-16.17	22.20
Applicable income taxes (credit)		-14,883	-3,301	-7,661	-6,104	-11,901		
Extraordinary items								
Income before undistributed income of subsidiaries		71,824	71,226	135,113	111,185	145,350	0.84	29.96
Equity in undistributed income of subsidiaries		-41,195	22,700	57,008	49,959	35,646		
Bank subsidiaries		-41,195	22,700	57,008	49,959	35,646		
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		30,629	93,926	192,121	161,144	180,996	-67.39	-31.93
Memoranda								
Bank net income		88,805	102,700	217,008	179,959	213,646	-13.53	62.27
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		3,232,740	90.59	1,964,701	89.74	1,960,198	89.14	2,028,940	1,949,591	64.54	121.85
Common and preferred stock		3,219,212	90.21	1,966,550	89.83	1,953,002	88.81	1,986,642	1,899,312	63.70	122.74
Excess cost over fair value		1,323	0.04	1,323	0.06	1,323	0.06	1,323	1,323	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		12,205	0.34	-3,172	-0.14	5,873	0.27	40,975	48,956		15.49
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		138,724	3.89	160,749	7.34	181,076	8.23	123,229	147,082	-13.70	781.96
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		28,020	0.79	28,020	1.28	28,020	1.27	28,020	28,020	0.00	0.01
Other assets		168,958	4.73	35,751	1.63	29,826	1.36	31,917	32,382	372.60	256.35
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		3,568,442	100.00	2,189,221	100.00	2,199,120	100.00	2,212,106	2,157,075	63.00	130.47
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		-100.00
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		98,807	2.77	98,656	4.51	98,732	4.49	98,580	0	0.15	394.04
Other liabilities		33,427	0.94	32,512	1.49	25,832	1.17	66,477	55,999	2.81	50.97
Balance due to subsidiaries and related institutions		164,350	4.61	87,149	3.98	88,025	4	87,279	87,105	88.59	91.46
Total liabilities		296,584	8.31	218,317	9.97	212,589	9.67	252,336	143,104	35.85	107.43
Equity Capital		3,271,858	91.69	1,970,904	90.03	1,986,531	90.33	1,959,770	2,013,971	66.01	132.81
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		2,607,875	73.08	941,614	43.01	945,003	42.97	941,086	1,049,305	176.96	280.55
Common surplus		0	0	0	0	0	0	0	0		
Retained earnings		993,771	27.85	1,005,229	45.92	1,052,562	47.86	962,078	953,656	-1.14	38.39
Accumulated other comprehensive income		-329,788	-9.24	24,061	1.10	-11,034	-0.50	56,606	11,010		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		3,568,442	100.00	2,189,221	100.00	2,199,120	100.00	2,212,106	2,157,075	63.00	130.47
Memoranda											
Loans and advances from bank subsidiaries		1,270	0.04	158	0.01	1,011	0.05	311	183	703.80	-62.24
Loans and advances from nonbank subsidiaries		163,080	4.57	86,991	3.97	87,014	3.96	86,968	86,922	87.47	97.73
Notes payable to subsidiaries that issued TPS		160,603	4.50	84,514	3.86	84,537	3.84	84,491	84,445	90.03	100.75
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Profitability															
Net income / Average equity capital	1.89	10.52	1	9.61	12.64	27	9.73	11.94	29	8.12	7.29	58	9.54	9.68	49
Bank net income / Average equity investment in banks	6.17	11.07	10	10.46	12.37	37	11.06	11.80	50	9.22	7.45	68	11.88	10.51	68
Nonbank net income / Average equity investment in nonbanks		10.05			13.40			13.12				9.75			7.89
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11				7.01			8.55
Bank net income / Parent net income	289.94	98.83	99	109.34	96.24	87	112.95	96.79	94	111.68	88.16	84	118.04	82.22	96
Nonbank net income / Parent net income	0	2.55	17	0	3.10	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	9.06	17.48	39	11.08	16.87	43	10.70	16.81	43	12.88	20.06	47	7.11	20.43	30
Total debt / Equity capital	3.02	12.15	31	5.01	11.60	36	4.97	11.71	35	5.03	14.41	33	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	7.93	14.28	39	9.29	13.82	40	9.23	13.63	44	9.34	16.67	40	4.19	16.36	23
Total debt + Loans guaranteed for affiliate / Equity capital	3.02	12.21	31	5.01	11.69	36	4.97	11.77	35	5.03	14.68	32	0	14.56	13
Total debt / Equity capital – excess over fair value	3.02	12.27	31	5.01	11.71	36	4.97	11.81	35	5.03	14.52	33	0	14.51	13
Long-term debt / Equity capital	3.02	11.61	31	5.01	11.05	36	4.97	10.95	35	5.03	13.56	34	0	13.04	13
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0.04	0.09	82	0.07	0.09	82	0.07	0.05	83	0.07	0.08	82	0.07	0.12	80
Long-term debt / Consolidated long-term debt	35.17	39.62	42	50.10	39.10	58	50.13	39.86	55	50.08	34.67	64	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	98.43	103.92	21	99.85	103.07	34	98.38	103.22	22	101.44	102.81	42	94.37	103.22	8
Total investment in subs / Equity capital	98.80	109.01	15	99.69	108.26	23	98.67	108.40	16	103.53	110.16	41	96.80	111.07	7
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.84	0.41	5	-0.02	0.25	34	-0.17	0.29	21	0.17	0.47	42	-0.63	0.36	8
Equity investment in subs – equity cap / Net income-div (X)		1.23			0.83			1.05		0.87	1.82	35		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	93.92	126.15	37	131.37	138.64	53	124.39	152.85	42	94.41	136.59	24	149.44	177.68	45
Cash from ops + noncash items + op expense / Op expense + dividend	-19.86	116.54	10	158.34	130.64	68	127.61	154.48	42	91.06	147.24	15	157.68	190.27	41
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	80.75	92.87	36	151.81	103.17	76	138.28	98.54	78	90.86	134.08	21	154.78	116.34	79
Pretax operating income + interest expense / Interest expense	2,119.18	1,457.38	77	2,614.81	1,479.01	79	2,459.79	1,835.33	74	3,212.59	2,016.32	84		1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,202.44	1,417.74	59	1,823.55	1,667.11	72	1,720.29	1,770.77	67	1,724.63	1,539.23	77	3,075.45	1,632.83	83
Dividends + interest from subsidiaries / Interest expense + dividends	140.95	140.52	57	149.61	153.06	57	149.49	174.12	52	98.58	150.43	24	225.24	210.80	64
Fees + other income from subsidiaries / Salary + other expenses	28.12	10.93	81	67.08	12.78	88	58.89	11.92	87	53.90	13.95	83	34.58	16.52	75
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.12	3.32	65	7.27	3.64	79	7.90	3.44	79	4.33	3.85	58	5.19	2.64	73
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.51	1.69	71	0.46	1.79	70	0.44	1.76	69	0.49	2.66	68	0.60	5.62	62
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	124.50	82.17	82	71.29	78.46	53	75.22	66.37	63	115.63	81.10	84	54.46	57.84	55
Dividends declared / Net income	291.95	34	99	54.06	25.30	95	52.90	28.27	92	79.78	42.29	91	43.74	33.08	71
Net income – dividends / Average equity.....	-3.64	7.04	1	4.41	9.64	9	4.58	8.62	13	1.64	4.14	21	5.37	6.46	35
Percent of Dividends Paid															
Dividends from bank subsidiaries	145.38	128.25	62	157.55	139.49	64	157.42	155.92	62	101.12	132.17	35	224.85	178.13	63
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	145.38	168.66	55	157.55	193.08	55	157.42	203.53	51	101.12	174.85	23	224.85	260.40	53
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	146.39	43.08	94	77.90	36.56	87	73.73	45.96	73	72.24	60.28	63	83.32	66.55	67
Interest income from bank subsidiaries.....	0.01	0.13	60	0.01	0.11	55	0.01	0.11	55	0.04	0.36	54	0.14	0.54	65
Management and service fees from bank subsidiaries	30.32	0.85	97	19.63	0.90	96	18.58	0.88	95	15.08	1.47	92	11.44	1.55	90
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	176.71	46.71	95	97.53	38.35	92	92.32	51.33	88	87.35	62.88	70	94.90	69.36	73
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			54.17			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.54			0.63			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		54.49			76.16			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	83.59	65.33	40	79.46	67.82	36	79.48	74.16	33	81.87	69.76	36	87.19	67.32	43
Interest income from bank subsidiaries.....	0.01	0.78	50	0.01	0.39	50	0.01	0.23	51	0.05	0.63	50	0.15	0.80	57
Management and service fees from bank subsidiaries	17.31	1.33	92	20.03	2.08	90	20.03	1.44	94	17.09	1.87	92	11.98	1.81	89
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	100.91	75.26	97	99.49	81.78	63	99.51	83.13	67	99	82.20	60	99.32	78.80	68
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	166.33	28.16	97	88.34	28.31	84	89.16	26.38	85	88.54	27.08	85		28.33	